

Operations Officer - Home Finance Operations United Arab Emirates Posted on 09/08/2023 Trending

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Company: Abu Dhabi Islamic Bank PJSC

Location: , , United Arab Emirates

Category: other-general

Role : Operations Officer - Home Finance Operations Location : Dubai Role Purpose:

Operation Officer main responsibility is to ensure smooth operations of daily routine work to be carried out without any major hurdles and ensure that client (business) served well to carry on the daily operations. All these need to be carried within defined policy and procedures.

This position ensure the Bank is protected at all times with appropriate source documents, legally enforceable charge documentations/Securities and monitored through a follow up system for routine actions

Key Accountabilities of the role

Ensures that all terms and conditions stipulated in the Credit Approval as precedent to disbursement of limits have fully complied with all securities and required documents have been obtained prior releasing limits for the assigned segment. If not specific waiver/deferral must be available on record.

Should handle the technical aspect of system enhancement and validate the new patch which deploy in the system.

Coordinating with Customer and seller to arrange the transfer / Mortgage and arrange the mortgage registration and visiting Land department of different Emirates to process the mortgage

Manage the RCSA and DCFC of the department and implement great control within HF OPS.

Responsible for reviewing cases associated from stage 1 to stage 2 and completing the tasks within in functional framework. Also responsible for post disbursement cases and in reporting to Risk Team.

Provide assistance to Manager in formulating/updating and implementing SOPs for the department and enhance SOP to bring more control.

Coordinating the concerned team and informed about the discrepancies and confirm once completed as well as Coordinating with respective team.

Responsible for managing the Manager's cheques portfolio from printing, and maintaining the record of issued, cancel and pending manager's cheques and have control on the inventory and handle the complicated transaction.

Have great understanding of HF Operation process including the back hand accounting entries and not limited only the system enhancement.

In depth knowledge to handle the of Home Finance End to End process login till Disbursement.

Specialist Skills / Technical Knowledge Required for this role:

A thorough understanding of Banks Policies and Product Knowledge

A thorough understanding of Islamic Products

Ability to work with minimal supervision

UAE Nationals only considered for this role.

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